



2006 - 2007 Family Financial Fitness Series

ADULT CURRICULUM – 3, 2-HOUR SSESSIONS

SESSION #1 PERSONAL FINANCE

1) Assets

- What is Economic Well-Being?
- What are assets?

2) Dreams, Values & Goals

- What are your DREAMS?
- What are values?
- Setting SMART financial goals.

3) Budgeting

- Tracking Spending.
- Spending Plan/Budget Worksheet.
- Payday Worksheet.

SESSION #2 YOUR CREDIT ACTION PLAN

- What is credit and why is it important?
- Shopping for the best credit.
- Credit worthiness – what lenders are looking for.
- How to Request my Credit Report and Scores.
- How to Read the Credit Report.
- Resolving Simple Credit Issues.
- How Credit Affects Homeownership – What Lenders Look At.

SESSION #3 HOMEOWNERSHIP

- Is homeownership right for you?
- Qualifying for a mortgage.
- Estimating your current buying power.
- Programs and Services available to help increase your buying power.

CHILDREN'S CURRICULUM

3, 2-HOUR CLASSES (GROUPED BY AGE):

- ❑ 5-7 (Little tykes)
- ❑ 8-10 (Elementary School Age)
- ❑ 11-18 (Pre-Teen & Teenagers)

The most effective way to persuade children to begin saving and not establish bad habits - over spending and being in debt - is to have them participate in a workshop that focuses on saving. Our workshops are age specific with content presented in a manner that is compatible to the understanding of children of a particular age.

The workshop presenters lead a discussion that focuses on spending habits, needs versus wants, budgeting, what their future aspirations are and how these aspirations can be realized, and what saving is. The children will be asked to set an appropriate saving goal, and enroll as an Arizona Kid Saver.

Our goals are to help children:

- Understand the importance of saving for their futures (i.e., saving for college, a car, for a home).
- Begin to save immediately.
- Avoid following the spending and debt habits their parents may have developed.
- Understand how to manage their money wisely.

Example Curriculum & Activities (from Arizona Saves Children's workbook)

- Where does money come from?
- Think of creative ways to earn money.
- Discuss allowance and earning extra money for chores.
- What do they do with their money? What do they spend in on?
- Activity: Wants v. Needs Game.
- Activity: Create Wish List.
- Youth Activity: Track spending.

- Why is it important to manage your money well?
- Activity: AZ Saves Coloring book (includes financial concepts and key terms).
- Activity: Financial Fitness for Life Story Book.
- Activity: Take wish list, and break it down into long and short-term goals.
- Youth Activity: Bean Game.

- Set Saving Goal.
- Write a contract with themselves about how much they want to save, and for what.
- Goal is to have parent open account for them and begin saving immediately.